

SUMMARY COMPARISON OF MEDICAL PLANS 2003/2004

<u>HOW BENEFITS ARE PAID:</u>	<u>CIGNA PPO</u>		<u>HMO IL A Blue Cross HMO</u>	<u>CIGNA Designated Provider POS</u>	
	OUT-OF-NETWORK	IN-NETWORK	IN-NETWORK	IN-NETWORK	OUT-OF NETWORK
HOSPITAL IN-PATIENT	Pre-admission certification is required. You must call Intracorp for approval or penalty applies.		Primary care physician must approve hospital stay. \$250 Copay, 100%	Primary care physician must approve hospital stay. \$150, Copay, 100%	Pre-admission certification is required. You must call Member Services for approval or penalty applies.
In-patient Room & Board (semi-private)	80% subject to deductible	90% subject to deductible	100%	100%	70% subject to deductible
In-patient Ancillary Charge	80% subject to deductible	90% subject to deductible	100%	100%	70% subject to deductible
Out-patient Emergency Hospital Charges	80% Subject to deductible	90% Subject to Deductible	\$75 co-payment, 100% provided that you follow the HMO's emergency procedure described in each HMO's literature.	\$100 co-payment, 100% provided that you follow the POS', emergency procedure described in each POS' literature.	See explanation below*
Out-patient Emergency Doctor Charges	80% Subject to deductible	90% Subject to deductible	100% provided that you follow the HMO's emergency procedure described in each HMO's literature.		See explanation below*
<u>SURGERY</u>					
In-patient	80% Subject to deductible	90% Subject to deductible	100%	100%	70% Subject to deductible
Out-patient	80% Subject to deductible	90% Subject to deductible	\$50 Copay, 100%	\$75 Copay, 100%	70% Subject to deductible
<u>PHYSICIAN CHARGES</u>					
Hospital Visits	80% Subject to deductible	90% Subject to deductible	100%	100%	70% Subject to deductible
Office Visits	80% Subject to deductible	\$15 Copay, 100%	\$15 Copay, 100%	\$15 Copay, 100%	70% Subject to deductible
Chiropractor	80% Subject to deductible	\$15 Copay, 100%	\$25 Copay, need referral from PCP	\$15 Copay, 100%	70% Subject to deductible

* The healthplan's definition of emergency will be paid at the in-network level regardless of provider, otherwise 70% subject to the deductible.

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	OUT-OF-NETWORK	IN-NETWORK	IN-NETWORK	IN-NETWORK	OUT-OF NETWORK
<u>DIAGNOSTIC X-RAY & LAB TEST</u>					
Billed by Dr. Office	80% Subject to deductible	100% no deductible, no copay	100%	100%	70% Subject to deductible
Billed by other than Dr. Office	80% Subject to deductible	90% Subject to deductible	100%	100%	70% Subject to deductible
<u>NEWBORN</u>					
Hospital Nursery	80% Subject to deductible	90% Subject to Deductible	100%	100%	70% Subject to deductible
Well Baby Care (Office Visit)	Not Covered	\$15 Copay, 100% to age 2	\$15 Copay, 100%	\$15 Copay, 100%	Not Covered
<u>MENTAL ILLNESS</u>					
Hospital In-Patient	Same as any other illness		\$250 Copay, 100%, 20 days per calendar year	\$25 per day copayment, 100%, 30 days*	70% subject to the deductible; 30 days*
Office Visits	80%, subject to deductible, 30 visits per year*	90%, subject to deductible, 30 visits per year *	\$20 copay 20 visits per calendar year	\$15 copay 30 visits per year*	70% subject to the deductible; 30 visits per year*
<u>ALCOHOL & DRUG ABUSE</u>					
Hospital In-patient	Same as any other illness		\$250 Copay, 100%, 20 days per calendar year	\$25 per day copayment, 100%, 30 days*	70% subject to the deductible; 30 days*

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<u>Cont. Drug & Alcohol & Drug Abuse</u>					
Office Visits	80%, subject to the deductible, 30 visits per year.*	90%,subject to the deductible, 30 visits per year.	\$20 copay 20 visits per calendar year.	\$15 copay 60 visits per year *	70% subject to the deductible, 60 visits per year *
<u>PRESCRIPTION DRUGS</u>	80% subject to the deductible	100% AFTER COPAYMENT ON COVERED PRESCRIPTIONS ONLY. MUST USE APPROVED PHARMACY.			70% subject to the deductible
		\$7 copay, generic \$15 copay, preferred brand \$35 copay, non-preferred brand **(Mail Order 90 day supply)	\$10 copay, all generic \$15 copay, brand name formulary \$30 copay, brand name non-formulary **(Mail order 90 day supply)	\$7 copay, generic \$15 copay, preferred brand \$35 copay, non-preferred **(Mail Order 90 day supply)	70% subject to the deductible
<u>ROUTINE SERVICES</u>					
Annual Physical Exam	Not Covered	\$15 copay,100% to \$300	\$15 Copay,100%	\$15 Copay,100%	Not covered
Immunizations & Inoculations	Not Covered	See well baby care	\$15 Copay,100%	\$15 Copay,100%	Not covered
Eye Exams	Not Covered	Not Covered	\$15 Copay,100%	\$15 Copay, 100%	Not covered
Discounts on Glasses	Not Covered	Not Covered	\$75 allowance every 24 months	Not Covered	Not Covered
Hearing Exams	Not Covered	Not Covered	\$15 Copay,100%	\$15 Copay,100%	Not covered

* The maximum number of days or visits applies to the combination of in and out of network benefits.

** Two times the copay of the tier the prescription drug falls under.

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	OUT-OF-NETWORK	IN-NETWORK	IN-NETWORK	IN-NETWORK	OUT-OF NETWORK
<u>MAJOR MEDICAL</u>					
Deductible (YOU PAY)	\$500 per person 3 per family per calendar year Cross Accumulated	\$250 per person 3 per family per calendar year	N/A	N/A	\$300 per person 3 per family per calendar year
Lifetime Maximum Benefit	\$2,000,000 per person - Cross Accumulated		Unlimited	Unlimited	\$2,000,000 per person
OUT OF POCKET LIMIT (You pay per year)	\$3,000 per person \$9,000 per family Cross Accumulated	\$1,500 per person \$4,500 per family	\$1,500 per person \$3,000 per family *	Copayments where applicable.	\$3,000 per person \$6,000 per family
Dependent Child	19/23 full-time student		19/23 full-time student		19/23 full-time student
<u>EXCLUSIONS & LIMITATIONS</u>	All benefits must be medically necessary and are subject to carrier plan rules and limitations. Consult the CIGNA PPO Group Insurance Certificate and HMO Contracts and/or booklets for specifics.				

*Excludes copayments for prescription drugs, vision, durable medical equipment, and prosthetics.

THIS COMPARISON ONLY HIGHLIGHTS THE PLANS. DETAILED DESCRIPTIONS ARE AVAILABLE FROM THE BENEFITS OFFICE. SHOULD THERE BE A DISCREPANCY BETWEEN THIS COMPARISON AND THE CIGNA PPO AND HMO CONTRACTS, THE TERMS OF THE CONTRACTS WILL GOVERN.